

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Jennifer K. Ray**  
Debtor(s)

Bankruptcy Case No.: 18-22217-GLT

Chapter: 13  
Docket No.: 14 – 11

**CERTIFICATION**

The undersigned Clerk of the above–entitled Court certifies that:

The above–captioned case was filed on **May 31, 2018** without all documentation necessary to complete the filing. The Clerk notified the Debtor(s)' attorney, or Debtors(s) if not represented by an attorney, that the deadline for filing the required schedules, statements and/or other documents was **June 28, 2018** and failure to meet that deadline would result in the dismissal of the case.

As of **July 2, 2018**, the above deadline has passed and some or all of the required documents have not been filed with the Clerk.

Michael R. Rhodes  
Clerk

**ORDER**

**IT IS HEREBY ORDERED** that the above–captioned case is **DISMISSED WITHOUT PREJUDICE**, based on the foregoing *Certification* and pursuant to *Fed.R.Bankr.P. 1007* and *Amended General Order #1991–1* of the Court.

Each *Income Attachment* issued in the case is now **TERMINATED**.

Debtor(s) must immediately serve a copy of this *Order* on each employer/entity subject to an *Attachment Order*, so that each such employer/entity knows to stop the attachment.

Creditor collection remedies are **REINSTATED** pursuant to *11 U.S.C. §349*, and creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this *Order*.

Debtor(s) remain legally liable for all of their debts as if the bankruptcy *Petition* had not been filed.

Dated: July 2, 2018

cm: All Creditors and All Parties In Interest

Gregory L. Taddonio  
United States Bankruptcy Judge

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jennifer K. Ray  
 Debtor

Case No. 18-22217-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: 224

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jul 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2018.

db +Jennifer K. Ray, 2021 Clearfork Road, Bridgeville, PA 15017-1662  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14856839 Citizens, 1000 Lafayette Blvd., Bridgeport, CT 06604-4725  
 14856840 +Citizens Bank Mastercard, Credit Card Services, P.O. Box 42010, Providence, RI 02940-2010  
 14859049 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026  
 14861474 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825  
 14856846 Kia Motors Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031  
 14856849 Premier Bank Card, PO Box 5147, Sioux Falls, SD 57117-5147  
 14856850 +RBS Citizens, 480 Jefferson Blvd., Warwick, RI 02886-1359

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14856835 EDI: TSYS2.COM Jul 03 2018 06:28:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 14856837 EDI: CAPITALONE.COM Jul 03 2018 06:28:00 Capital One Bank, PO Box 85015,  
 Richmond, VA 23285  
 14856836 EDI: CAPITALONE.COM Jul 03 2018 06:28:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14856838 EDI: RMSC.COM Jul 03 2018 06:28:00 Care Credit, c/o Synchrony Bank, P.O. Box 965036,  
 Orlando, FL 32896-5036  
 14856841 +EDI: RCSFNBMARIN.COM Jul 03 2018 06:28:00 Credit One Bank, 585 S. Pilot Street,  
 Las Vegas, NV 89119-3619  
 14856843 E-mail/Text: bankruptcy.bnc@ditech.com Jul 03 2018 02:33:44 DiTech Financial LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 14856842 EDI: RMSC.COM Jul 03 2018 06:28:00 Dick's/Synchrony Bank, PO Box 960012,  
 Orlando, FL 32896-0012  
 14856844 +EDI: RMSC.COM Jul 03 2018 06:28:00 JCP/Synchrony Bank, PO Box 960090,  
 Orlando, FL 32896-0090  
 14856847 EDI: CBSKOHL'S.COM Jul 03 2018 06:28:00 Kohl's, c/o Cap One, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 14856848 +EDI: MERRICKBANK.COM Jul 03 2018 06:28:00 Merrick Bank, P.O. Box 9201,  
 Old Bethpage, NY 11804-9001  
 14858472 +EDI: PRA.COM Jul 03 2018 06:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14856851 EDI: RMSC.COM Jul 03 2018 06:28:00 SYNCB/American Eagle, PO Box 965036,  
 Orlando, FL 32896-5036  
 14856852 EDI: RMSC.COM Jul 03 2018 06:28:00 SYNCB/Home Climate, PO Box 965036,  
 Orlando, FL 32896-5036  
 14856853 +EDI: WFNNB.COM Jul 03 2018 06:28:00 Victoria's Secret, PO Box 659728,  
 San Antonio, TX 78265-9728

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC  
 14856845 Kia Motor Finance  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: mgut  
Form ID: 224

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Jul 02, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Jennifer K. Ray julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5